

#### ABSTRACT OF THE DISCLOSURE

A heart-rate measuring apparatus is provided a database, acquisition unit, production unit, search unit, cross-correlation processing unit, and calculation unit. In the database, one or more sets  
5 of electrocardiogram (ECG) waveform data, serving as reference waveform data, of persons being examined are stored in advance. The acquisition unit acquires a heartbeat signal from a person being examined. The production unit produces ECG waveform data based on the acquired heartbeat signal. On the basis of the produced ECG waveform data, the  
10 search unit searches the database for reference waveform data of the person. The cross-correlation processing unit performs cross-correlation processing between the produced ECG waveform data and the searched reference waveform data, and the calculation unit calculates the heart rate based on the cross-correlated ECG waveform  
15 data using values of R-R intervals of the waveform.